In the Claims

1. (Previously presented) A method for processing an electronic payment transaction, comprising:

receiving, by a processor located at a merchant site, a request to process an electronic payment transaction from at least one payment terminal located at the merchant site, the request having a format type;

determining, by the processor, the format type of the request from among a plurality of predetermined second format types;

identifying, by the processor, a host computer configured to process the determined format type from among a plurality of host computers, each host computer being configured to process at least one of the predetermined second format types; and

transmitting the request to the identified host computer.

2. (Original) The method of claim 1 further comprising:

receiving a notification from the identified host indicating whether the request is approved.

3. (Original) The method of claim 1 further comprising:

receiving a notification from the identified host indicating whether the request contains an error message.

4. (Previously presented) The method of claim 2 further comprising:

sending the notification to the at least one payment terminal.

5. (Previously presented) The method of claim 3 further comprising:

sending the notification to the at least one payment terminal.

6. (Original) The method of claim 1, wherein the request comprises data packets having header information.

7. (Original) The method of claim 6, further comprising encoding the header information to enable communication of the request between the payment terminal and the host computer.

8. (Original) The method of claim 7, wherein the header information is encoded using an Extensible Markup Language.

9. (Previously presented) The method of claim 1, wherein the request to process the electronic payment transaction relates to authorizing the transaction.

10. (Previously presented) The method of claim 1, wherein the request to process the electronic payment transaction relates to settling the transaction.

11. (Previously presented) A method for settling a plurality of electronic payments, comprising:

requesting from a terminal information relating to settlement of the plurality of electronic payments;

receiving, by a processor located at a merchant site, at least one respective data packet having settlement information for each payment of said plurality of electronic payments;

determining, by the processor, the format type of each respective data packet from among a plurality of predetermined second format types;

identifying a host computer configured to process the determined format type of each respective data packet; and

transmitting each respective data packet to the identified host computer, wherein the identified host computer is configured to process the format type of said each respective data packet.

12. (Original) The method of claim 11 further comprising:

receiving a notification from the identified host indicating whether the settlement is processed.

13. (Original) The method of claim 11 further comprising:

receiving a notification from the identified host indicating whether the settlement generates an error message.

14. (Original) The method of claim 12 further comprising:

sending the notification to the payment terminal.

15. (Original) The method of claim 13 further comprising:

sending the notification to the payment terminal.

16. (Original) The method of claim 11 wherein the request comprises data packets having header information.

17. (Original) The method of claim 16, further comprising encoding the header information to enable communication of the request between the payment terminal and the host computer.

18. (Original) The method of claim 17 wherein the header information is encoded using an Extensible Markup Language.

19. (Previously presented) A system located at a merchant site for processing an electronic payment transaction, comprising:

a processor located at a merchant site, the processor configured to:

receive a request to process an electronic payment transaction from a payment terminal located at the merchant site, the request having a format type;

determine the format type of the request from among a plurality of predetermined second format types; and

identify a host computer configured to process the determined format type; and

an interface located at the merchant site, the interface being coupled to the

processor and configured to:

transmit the request to the identified host computer.

20. (Previously presented) The system of claim 19 wherein the processor is further configured to:

receive a notification from the identified host indicating whether the request is approved.

21. (Previously presented) The system of claim 19, wherein the interface is further configured to:

receive a notification from the identified host indicating whether the request contains an error message.

22. (Previously presented) The system of claim 20, wherein the processor is further configured to:

send the notification to the payment terminal.

23. (Previously presented) The system of claim 21, wherein the processor is further configured to:

send the notification to the payment terminal.

24. (Original) The system of claim 19, wherein the request comprises data packets having header information.

25. (Previously presented) The system of claim 24, wherein the processor is further configured to:

encode the header information to enable communication of the request between the payment terminal and the host computer.

26. (Original) The system of claim 25 wherein, the header information is encoded using an Extensible Markup Language.

27. (Original) The system of claim 19, wherein the request for processing the electronic payment transaction relates to authorizing the transaction.

28. (Original) The system of claim 19, wherein the request for processing the electronic payment transaction relates to settling the transaction.

29. (Previously presented) A system for settling a plurality of electronic payments, comprising:

a processor located at a merchant site, the processor configured to:

request information relating to settlement of a plurality of electronic payments, from at least one payment terminal;

receive at least one respective data packet having settlement information for each payment of said plurality of electronic payments;

determine a format type of each respective data packet from among a

plurality of predetermined second format types; and

identify a host computer configured to process the determined format type of each respective data packet; and

an interface coupled to the processor, the interface configured to:

transmit each respective data packet to the respective identified host computer, wherein the identified host computer is configured to process the format type of said each respective data packet.

30. (Previously presented) The system of claim 29 wherein the interface is further configured to:

receive a notification from the identified host indicating whether the settlement is processed.

31. (Previously presented) The system of claim 29 wherein the interface is further configured to:

receive a notification from the identified host indicating whether the settlement generates an error message.

32. (Previously presented) The system of claim 30 wherein the processor is further configured to:

send the notification to the payment terminal.

33. (Previously presented) The system of claim 31 wherein the processor is further configured to:

send the notification to the payment terminal.

34. (Original) The system of claim 29 wherein the request comprises data packets having header information.

35. (Previously presented) The system of claim 34 wherein the processor is further configured to:

encode the header information to enable communication of the request between the payment terminal and the host computer.

36. (Original) The system of claim 35 wherein the header information is encoded using an Extensible Markup Language.

37. (Original) The system of claim 29 wherein the request for processing the electronic payment transaction is received from the payment terminal by a serial connection.

38. (Original) The system of claim 29 wherein the request for processing the electronic payment transaction is received from the payment terminal by a an Internet protocol connection.

39. (Original) The system of claim 38 wherein the Internet protocol connection comprises a TCP/IP connection.

40. (Original) The system of claim 19, wherein the processor transmits the request to the host computer over the Internet.

41. (Original) The system of claim 19, wherein the processor transmits the request to the host computer by modem.

42. (Previously presented) The method of claim 1, comprising:

receiving, by a processor located at a merchant site, a request to process an electronic payment transaction from at least one payment terminal located at the merchant site, the request having a data format type; and

determining, by the processor, the format type of the request from among a plurality of predetermined second data format types.

43. (Previously presented) The method of claim 1, wherein the request relates to an authorization transaction.

44. (Previously presented) A method to process electronic payment transactions, comprising:

receiving, by a processor located at a merchant site, a plurality of requests to process electronic payment transactions from a plurality of payment terminals located at the

merchant site and separate from the processor, each request having a respective format type;

determining, by the processor, the format type of each request;

identifying, by the processor, a host computer configured to process each determined format type; and

transmitting each request to the respective identified host computer.

45. (Previously presented) A system to process electronic payment transactions, comprising:

a plurality of terminals located at a merchant site, each terminal being configured to:

receive a request to process one or more electronic payment transactions; and

a processor separate from the plurality of terminals and located at the merchant site, the processor being configured to:

receive, from the plurality of terminals, a plurality of requests to process one or more electronic payment transactions, each request having a respective format type;

determine the format type of each request; and

identify a host computer configured to process each determined format type; and

an interface configured to:

transmit each request to the respective identified host computer.

46. (Previously presented) A method to process electronic payment transactions,

comprising:

receiving, by a plurality of terminals at a merchant site, a plurality of requests to process one or more electronic payment transactions, each request having a respective format type;

receiving the plurality of requests from the plurality of terminals, by a processor located at a merchant site and separate from the plurality of terminals;

determining, by the processor, the format type of each request;

identifying, by the processor, a host computer configured to process each determined format type; and

transmitting each request to the respective identified host computer.